

NDPERS ADMINISTRATION MANUAL

DENTAL PLAN

CENTRAL PAYROLL BILLING / ELIGIBILITY

Carrier/vendor sends an electronic eligibility file to NDPERS (in a file layout specified by NDPERS) on the sixth working day of the month. The file is run against the State's payroll system and exception reports are generated by agency for any discrepancies. NDPERS sends out the exception reports to the agencies by the 10th of each month. The report contains the following information:

- Employee's/retiree's name
- Division / department number
- Social Security number
- Payroll deduction amount
- Amount billed by carrier/vendor

Each agency reconciles the exception report against its records and returns the report to NDPERS by the 15th day of the month. NDPERS reconciles all reports and submits premium in aggregate for all central payroll agencies by the 20th day of the month for that month's coverage.

Separate electronic eligibility files are run and sent to NDPERS for the retiree and COBRA groups. The file layout is the same as that for the central payroll eligibility file and it is processed and payment is made within the same time frames.

ENROLLMENT/CHANGE FORMS

1. New employees must complete an Enrollment/Change form and turn it in to Payroll/Personnel Office within 31 days of employment date.
2. To add a dependent or spouse an employee must complete an Enrollment/Change form within 31 days of eligibility.
3. For dependents who no longer meet the eligibility requirements, the employee must complete an Enrollment/Change form within 31 days of loss of eligibility status.
4. For other changes, the employee must complete an Enrollment/Change form. These include:
 - Change of address
 - Change of name
 - Termination
 - Department/division change
 - Retirement

All Enrollment/Change forms are faxed to the carrier's/vendor's designated individual/department throughout the month. All forms received prior to the 6th working day of the month are included in that month's eligibility file. Forms received after the 6th will process for the following month's file.

ELIGIBILITY

Employee

New employees will have 31 days following their permanent employment date to enroll in the coverage.

Employees who do not enroll within 31 days, may enroll during the annual enrollment period during the month of October. If an employee does not enroll during the enrollment period, they will have to wait until the next enrollment period to enroll in the coverage.

Spouse and/or children

The employee must enroll in the coverage in order for the spouse and/or dependent children to enroll. When enrolling dependent children, the employee must enroll *all* dependent children. For full definition of dependent child, refer to the certificate booklet.

Note: If an active employee or eligible dependent is re-enrolling in this coverage, they must complete the three-year Re-Enrollment Restriction Period. (This does not apply to rehires.) *[This is the current ReliaStar requirement and will be adjusted as necessary to comply with the replacement carrier's requirement.]*

Retirees

Only currently participating retirees and those who obtain initial eligibility in the future will be eligible to participate.

Change in Family Status

In the case of a qualifying event (e.g., marriage, birth, death, divorce, etc.), an employee is eligible to change their dental coverage election. An Enrollment/Change form must be completed and sent to the carrier/vendor. This must be done with 31 days of the change.

ANNUAL ENROLLMENT

Annual enrollment is done each year in October. Coverage enrolled at that time will be effective January 1 of the following year. Newly enrolled employees will appear on the January 1 eligibility report.

ON-GOING ENROLLMENT

Key steps in the on-going enrollment process are listed below:

1. New employees receive and return completed enrollment forms to the NDPERS' Payroll/Personnel Office within 31 days of their permanent employment date or change of family status.
2. NDPERS reviews the forms for any errors or omissions and sends the completed enrollment forms to the carrier/vendor.
3. Carrier/vendor will process the enrollment form.
4. Carriers/vendors will provide NDPERS with an Eligibility Report that is run on the 6th working day of each month in a file layout specified by NDPERS.

Eligibility Confirmation via the Exception Report

An eligibility file (in a file layout specified by NDPERS) will be transferred electronically from the carrier/vendor to NDPERS on the 6th working day of each month. The file will be overlaid against the payroll system data. Any information that does not match exactly will print out on an Exception Report. NDPERS will send out the Exception Reports by the 10th of each month. If there are no exceptions for an NDPERS' department, that department will not receive an Exception Report. The Exception Report will contain the following information:

- Employee's/retiree's name
- Division / department number
- Social Security number
- Payroll deduction amount
- Amount billed by carrier/vendor

This report will indicate only those employees who appear to have discrepancies. To change or correct eligibility information, NDPERS will need to fax or e-mail an Enrollment/Change form to the carrier/vendor. An employee's signature is not required for changes. The NDPERS' Payroll Contact will sign the form authorizing the carrier/vendor to make the change so the carrier/vendor has the authorization to do so.

ID CARDS AND CERTIFICATE (PLAN BOOKLET) DISTRIBUTION

A supply of generic ID cards and certificate booklets will be kept at each Payroll Office that offers the Dental Plan to its eligible employees. When an employee turns in their completed Enrollment form, they will need to be provided with the ID card(s) and a plan booklet.

ID CARDS AND PLAN BOOKLET SUPPLY ORDERING

Generic dental ID cards and plan booklets will be stocked at the NDPERS' central office in Bismarck and can be ordered by calling the carrier/vendor.

EFFECTIVE DATE OF COVERAGE – NEW HIRES

Employees must elect coverage within 31 days of their effective date. Coverage for new hires will be effective the first day of the month following date of permanent employment. If they do not elect coverage within 31 days, they must wait until the next enrollment period to enroll.

NDPERS will communicate the coverage effective date for all new hires to the carrier/vendor via the Enrollment/Change form. NDPERS will also report effective dates of terminations and other changes.

CHANGES IN COVERAGE

NDPERS will communicate changes in coverage to the carrier/vendor by completion of an Enrollment/Change form. These changes include:

- Change of address
- Change of name
- Termination
- Department/division change
- Retirement

The completed form will be faxed to the carrier/vendor.

TERMINATIONS

When an employee's coverage is terminating due to resignation, departmental transfer or retirement, employee needs to complete an Enrollment/Change form. NDPERS Payroll Contact may sign the form if the terminating employee's signature is not readily available. NDPERS will fax form to the carrier/vendor.

PREMIUM/FEE PAYMENT AND ADJUSTMENTS

NDPERS is responsible for paying the monthly premium/fee to the carrier/vendor.

Any adjustments that need to be made to the premium/fee amount should be handled as a one-time adjustment on the payroll system.

The following applies when premium/fee adjustments cannot be processed through a one-time adjustment on the payroll system:

- If an employee owes an additional premium/contribution, a personal check made payable to NDPERS must be sent to NDPERS by the 15th of the month. Employee is to include an explanation indicating what month(s) the check is for.
- If an employee is owed a refund of premium/contribution, a written request for refund must be provided to NDPERS by the 15th of the month. The request for refund should include the following information: the employee's name, social security number and amount of the refund.

COBRA ADMINISTRATION PROCEDURES

The following procedures will apply to the administration of COBRA continuation for terminating and retiring participants in the group dental plan:

1. Each dental plan participant, leaving employment for any reason, must be given a NDPERS Group Dental Plan COBRA Continuation Election Form.
2. The authorized payroll agent must complete Section A (shaded area) of the form.
3. The terminating employee must read Section B, complete Section C and return the form to the payroll agent.
4. The agency should make a copy of the form for its files and send the form to NDPERS.
5. Upon receipt, NDPERS will verify coverage, collect the premiums and forward the required paperwork to the carrier/vendor.
6. NDPERS will reconcile the monthly COBRA billing.

PLAN DESIGN

Questions about the plan design and available benefits can be answered by:

1. Referring to the certificate booklet, or
2. Calling the carrier/vendor at _____.

DENTAL CLAIMS

All claims are to be submitted to the carrier's/vendor's claim center.

The employee, retiree, covered dependent, or the dental care provider must send proof of claim or an itemized bill. The employee's name, social security number and group plan numbers should be included. When the claim is received, the plan may require that the employee, retiree or the covered dependent(s) provide additional information.

Claims should be sent to the carrier/vendor within 90 days after the date of service or as soon as reasonably possible. In any event, claims will not be accepted more than one year and 90 days following the date of service, except in the case of legal incapacity.

LONG TERM CARE PLAN

CENTRAL PAYROLL BILLING / ELIGIBILITY

Carrier sends an electronic eligibility file to NDPERS (in a file layout specified by NDPERS) on the sixth working day of the month. The file is run against the State's payroll system and exception reports are generated by agency for any discrepancies. NDPERS sends out the exception reports to the agencies by the 10th of each month. The report contains the following information:

- Employee's/retiree's name
- Division / department number
- Social Security number
- Payroll deduction amount
- Amount billed by carrier

Each agency reconciles the exception report against its records and returns the report to NDPERS by the 15th day of the month. NDPERS reconciles all reports and submits premium in aggregate for all central payroll agencies by the 20th day of the month for that month's coverage.

Separate electronic eligibility files are run and sent to NDPERS for the retiree group. The file layout is the same as that for the central payroll eligibility file and it is processed and payment is made within the same time frames.

ENROLLMENT/CHANGE FORMS

1. New employees must complete an Enrollment/Change form and turn it in to Payroll/Personnel Office within 31 days of employment date.
2. To add a dependent or spouse an employee must complete an Enrollment/Change form within 31 days of eligibility.
3. For spouses who no longer meet the eligibility requirements, the employee must complete an Enrollment/Change form within 31 days of loss of eligibility status.
4. For other changes, the employee must complete an Enrollment/Change form. These include:
 - Change of address
 - Change of name
 - Termination
 - Department/division change
 - Retirement

All Enrollment/Change forms are faxed to the carrier's designated individual/department throughout the month. All forms received prior to the 6th working day of the month are included in that month's eligibility file. Forms received after the 6th will process for the following month's file.

ELIGIBILITY

New employees and their spouses may enroll in the plan at any time. Only currently participating retirees and those who obtain initial eligibility in the future will be eligible to participate.

ENROLLMENT

Currently, employees, retirees and/or spouses may elect coverage at any time. (LTC coverage is currently medically underwritten.)

ON-GOING ENROLLMENT

Key steps in the on-going enrollment process are listed below:

1. New employees receive and return completed enrollment forms to the NDPERS' Payroll/Personnel Office within 31 days of their permanent employment date or change of family status.
2. NDPERS reviews the forms for any errors or omissions and sends the completed enrollment forms to the carrier.
3. Carrier will process the enrollment form.
4. Carrier will provide NDPERS with an Eligibility Report that is run on the 6th working day of each month in a file layout specified by NDPERS.

Eligibility Confirmation via the Exception Report

An eligibility file (in a file layout specified by NDPERS) will be transferred electronically from the carrier to NDPERS on the 6th working day of each month. The file will be overlaid against the payroll system data. Any information that does not match exactly will print out on an Exception Report. NDPERS will send out the Exception Reports by the 10th of each month. If there are no exceptions for an NDPERS' department, that department will not receive an Exception Report. The Exception Report will contain the following information:

- Employee's/retiree's name
- Division / department number
- Social Security number
- Payroll deduction amount
- Amount billed by carrier

This report will indicate only those employees who appear to have discrepancies. To change or correct eligibility information, NDPERS will need to fax or e-mail an Enrollment/Change form to the carrier. An employee's signature is not required for changes. The NDPERS' Payroll Contact will sign the form authorizing the carrier to make the change so the carrier has the authorization to do so.

EFFECTIVE DATE OF COVERAGE

Coverage is effective on the first day of the month following application approval.

NDPERS will report effective dates of terminations and other changes.

TERMINATIONS

When an employee's coverage is terminating due to resignation, departmental transfer or retirement, the employee contacts the carrier for continuation and billing options.

PREMIUM PAYMENT AND ADJUSTMENTS

NDPERS is responsible for paying the monthly premium to the carrier.

Any adjustments that need to be made to the premium amount should be handled as a one-time adjustment on the payroll system.

The following applies when premium adjustments cannot be processed through a one-time adjustment on the payroll system:

- If an employee owes an additional premium, a personal check made payable to NDPERS must be sent to NDPERS by the 15th of the month. Employee is to include an explanation indicating what month(s) the check is for.
- If an employee is owed a refund of premium, a written request for refund must be provided to NDPERS by the 15th of the month. The request for refund should include the following information: the employee's name, social security number and amount of the refund.

PLAN DESIGN

Questions about the plan design and available benefits can be answered by:

1. Referring to the certificate booklet, or
2. Calling the carrier at _____.

CLAIMS

All claims are to be submitted to the carrier's claim center. Refer to the certificate for detailed information.